

JABATAN CAPAIAN PERBANKAN

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Apa itu JomPAY?

JomPAY merupakan inisiatif kebangsaan, disokong oleh Bank, untuk membolehkan pembayaran bil di seluruh Malaysia melalui Bank-bank yang berdaftar. MyClear, anak syarikat milik penuh Bank Negara Malaysia, bertanggungjawab ke atas inisiatif JomPAY.

Types of Bank Accounts, offered by Payer Bank

- Saving Accounts
- Current Account
- Credit Card

Payment Channels, offered by Payer Bank

- All internet banking channels, both retail and corporate.
- Corporate desktop banking, as well as all bulk payment and cash management channels.
- All mobile banking channels.
- Automated Teller Machines (ATMs).

Fasa I: JomPAY di i-Rakyat (Live-19/08/2015)

- JomPAY ini ditawarkan kepada pelanggan melalui saluran perbankan internet iaitu i-Rakyat dan pembayaran boleh dilakukan melalui potongan Akaun Simpanan/Akaun Semasa/Kad Kredit.**
- Melalui JomPAY, pelanggan dapat melakukan pembayaran kepada mana-mana agen bil setempat yang berdaftar dengan Bank-Bank yang berdaftar dalam Skim JomPAY.

*** Tiada pembayaran Bil melalui Kad Kredit.*

Is JomPAY free?

Yes, JomPAY is absolutely **FREE** for customers who are making bill payments.

Where can I find JomPAY?

JomPAY will be available at the Internet & Mobile Banking service of 42 Banks in Malaysia.

You can pay your bills from any of the banks below.



Coming Soon



How do I pay with JomPAY?

It's simple. All you have to do is to look for the **JomPAY logo** and **Biller Code** on your bill, **logon** to your **Internet** or **Mobile Banking**, and **pay**.



Biller Code: <XXXX>
Ref-1: <XXXX XXXX XXXX >

JomPAY online at Internet and Mobile Banking with your Current, Savings or Credit Card account.

Contoh Bil:



Maxis Mobile Services Sdn Bhd (73315-V)
Level 21, Menara Maxis,
Kuala Lumpur City Centre Off Jalan Ampang,
50088 Kuala Lumpur

TAX INVOICE INVOIS CUKAI

Account Name / Nama Akaun : MOHAMAD SABRI MOHAMED NOR C/OBANK KERJASAMA RAKYAT (M) B

Previous Balance <i>Baki Dahulu</i>	Payment Received <i>Jumlah Bayaran Diterima</i>	Adjustments <i>Penyelarasan</i>
RM511.35	-RM179.76	RM0.00

Overdue Charges
Caj Tertunggak RM331.59

Current Charges
Caj Semasa RM423.36

Total amount
Jumlah RM754.95

Total amount due
Jumlah Perlu Dibayar RM754.95

Payment Due Date
Tarikh Akhir Bayaran 16/06/2015

Account No. : 817905847 (new) /
No. Akaun : 4.2603.00.00.100029 (old)
Phone Number : (012)3831164
No. Telefon :
Reference No. : 430011268
No. Rujukan :
Statement Date : 17/05/2015
Tarikh Penyata :
Billing Period : 17/04/2015 - 16/05/2015
Tempoh Bil :
Deposit Paid : RM0.00
Cagaran :
GST Reg No. : 000311951360

Bill message / Maklumat Bil:

With effect from 1 April 2015, service tax will be replaced by the Goods & Services Tax (GST) at the rate of 6%. Maxis will levy the GST on all bills issued on or after 1 April 2015. For goods & services previously not subject to service tax, Maxis will provide an adjustment for the GST levied for the period from the start of the bill cycle up to 31 March 2015, in your May bill.

Any GST registered customer who intends to claim input tax credit should only claim the portion of GST levied for the period from 1 April 2015 onwards, using time apportionment method.

Mulai 1 April 2015, cukai perkhidmatan akan digantikan dengan Cukai Barang & Perkhidmatan (CBP) pada kadar 6%. Maxis akan mengenakan CBP atas semua bil yang dikeluarkan pada atau selepas 1 April 2015. Bagi barang dan perkhidmatan yang sebelum ini tidak dikenakan cukai perkhidmatan, Maxis akan membuat pelarasan atas CBP yang dikenakan bagi tempoh mulanya bil sehingga 31 Mac 2015 di dalam bil yang dikeluarkan pada bulan Mei 2015.

Bagi pelanggan yang telah berdaftar di bawah CBP dan berhasrat untuk membuat tuntutan cukai input kredit, pelanggan perlu membuat tuntutan atas CBP yang dikenakan bermula dari 1 April 2015 sahaja, mengikut kaedah pembahagian masa.

Current Promotion / Promosi Terkini:

For mail in payment, please detach and send this portion together with your payment. Do not staple. Please complete details on reverse side. Untuk bayaran melalui POS, sila kimpakan keratan ini bersama bayaran anda. Sila lengkapkan bahagian belakang slip ini.

Account Name / Nama Akaun : MOHAMAD SABRI MOHAMED NOR C/OBANK KERJASAMA RAKYAT (M) B
Account No./No. Akaun : 817905847 (new) / 4.2603.00.00.100029 (old)
Phone Number / No. Telefon : (012)3831164
Reference Number / No. Rujukan : 430011268

7857 - 59837
MOHAMAD SABRI MOHAMED NOR C/OBANK KERJASAMA RAKYAT
TINGKAT 18, MENARA 1
MENARA KEMBAR BANK RAKYAT
PETI SURAT 11024, JALAN TANGSI
50470 KUALA LUMPUR
WILAYAH PERSEKUTUAN
MALAYSIA

PAYMENT SLIP SLIP BAYARAN

Total Amount Due <i>Jumlah Perlu Dibayar</i>	Current Charges Due Date <i>Tarikh Akhir Bayaran - Caj Semasa</i>
RM754.95	16/06/2015

Bill Code: 1123
Ref-1: 817905847

JomPAY online at Internet and Mobile Banking with your Current, Savings or Credit Card account



17/05/2015





000754.95

817905847

01 Page 1 of 4

How long does it take for my payments to go through?

When you make a JomPAY payment before 17:00 on a Banking Business Day*, the Biller will receive and recognize payment on the same day. If you make a JomPAY payment after 17:00 on a Banking day, the Biller will receive payment on the next Banking Business Day.

If you make a payment on a non-Banking day, such as on a weekend or a public holiday, the Biller will receive payment on the next Banking Business Day.

**A Banking Business Day is a working day in Kuala Lumpur when all Banks are open for business.*

IBG Windows

Day	Payment Initiated by Customers		*Funds Received by Beneficiaries	*Refund for Unsuccessful Transactions
	ATM	Internet Banking and OTC		
Business Days (Mon – Fri)	Before 4:00 am	Before 5:00 am	Same business day	By 11:00 am
	4:01 am to 7:00 am	5:01 am to 8:00 am		By 2:00 pm
	7:01 am to 10:00 am	8:01 am to 11:00 am		By 5:00 pm
	10:01 am to 1:00 pm	11:01 am to 2:00 pm		By 8:20 pm
	1:01 pm to 4:00 pm	2:01pm to 5:00 pm		By 11:00 pm
	After 4:00 pm	After 5:00 pm	Next business day	By 11:00 am
Non-Business Days (Saturday, Sunday and Federal Territory Public Holidays)			Next business day	By 11:00 am
				By 5:00 pm

**Under normal circumstances*

JomPAY di *i-Rakyat*

The screenshot shows the iRakyat internet banking website. At the top, there's a navigation bar with the text "Perbankan Internet • Internet Banking" and the iRakyat logo with the website address "www.irakyat.com.my". A "LOGIN" button is prominently displayed. To the right, there's a "BANK RAKYAT" logo with the tagline "Your Choice Bank" and a row of icons for Home, Security, e-Statement, e-Application, and FAQ. Below the login section, a large banner promotes a charity initiative titled "Berzakat & Bersedekah dengan i RAKYAT". The banner features an image of a hand dropping a coin into a slot and lists several locations: Bandar Baru Kelang, Puchong, Jalan Ipoh, and Melawati. It also mentions that users should bring their MyKad and that the transaction fee is RM0.10 starting from June 1, 2013. Logos for partner organizations like Infantra Relief Malaysia and Mercy are also visible. On the right side of the page, a section titled "LATEST PROMOTION AND ANNOUNCEMENT" lists several updates, including the new transaction fee, the ability to pay credit cards, and the introduction of direct debit for travel and MADA accounts. At the bottom, there's a footer with a disclaimer, copyright information, and social media links for Facebook and Twitter, along with a "Contact Us" button.

me to Bank Rakyat

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www.irakyat.com.my

LOGIN

BANK RAKYAT
Your Choice Bank

Home Security e-Statement e-Application FAQ

BERZAKAT & BERSEDEKAH
dengan **i RAKYAT**
www.irakyat.com.my

Badan-badan penerima sumbangan:

LATEST PROMOTION AND ANNOUNCEMENT

- Bandar Baru Kelang
- Puchong
- Jalan Ipoh
- Melawati
- Just bring along your MyKad
- Bermula 1 Jun 2013, caj transaksi IBG kini RM0.10 setiap transaksi melalui saluran iRakyat.
- Pay your credit card @ iRakyat.
- Pay others via FPX Direct Debit at BKRM @ merchant no cost - just select Mobile reload @ iRakyat -Digi, Celcom, Maxis, U-mobile.
- Air Asia Direct Debit-Travel Made easy.
- MADA account: loan rental MRCM fees

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Welcome, Mazlina!



Home Accounts Info Funds Transfer Payment Prepaid Reload Remittance E-Application Customer Services My Profile [» Logout](#)

Account Overview

You can view all your accounts information here. C

- [Financing Account-i / Pawn Broking-i](#)
- [Credit Card-i](#)
- [Bills](#)
- [Zakat/Charity](#)
- [JomPAY](#)

JomPAY Menu

Saving and Current Account-i

Account Number	Product Name	Ledger Balance (RM)	Available Balance (RM)	Action
220191237702	AKAUN SIMPANAN-I TAWFIR (DEWAS)	866.39 CR	856.39 CR	Transfer Fund
Total		866.39 CR	856.39 CR	

Term Deposit-i (TD-I)

Account Number	Product Name	Available Balance (RM)	Action
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Perbankan Internet • Internet Banking



www.irakyat.com.my

Welcome, uattester 01!

BAHASA MALAYSIA



Bank Rakyat

Your Choice Bank

Home

Accounts Info

Funds Transfer

Payment

Prepaid Reload

Remittance

E-Application

Customer Services

My Profile

Logout

JomPAY



From Account

Saving Account 220031507051 MYR 98,990.00

Biller Code

☐ Favourite Payee

Please Select

☒ Other Payee

1222

Beneficiary Details

Reference 1 (Ref-1)

568964

Reference 2 (Ref-2)

(Optional)

Amount (RM)

100

Available Limit: RM 3,695.00

Effective Date

17/06/2015



Set this as a repeat payment?

☐ Yes

☒ No

Clear

Add

JomPAY Transaction Listing

Remove Bills	Biller	Reference 1 (Ref-1) / Reference 2 (Ref-2)	Effective Date	Frequency / Number of Payments to be Made	Amount (RM)
--------------	--------	---	----------------	---	-------------

JomPAY - Confirmation



Please check the details below before confirming the payment.
Click on "Request TAC" for a Transaction Authorization Code to be sent to your registered mobile phone.

From Account	Saving Account 220031507051
Total Amount (RM)	100.00

Results 1 - 1 of 1

Billier	Reference 1 (Ref-1) / Reference 2 (Ref-2)	Effective Date	Frequency / Number of Payments to be Made	Amount (RM)
1222 / SpeakOut - SpeakOut	568964	17-Jun-2015		100.00

Results 1 - 1 of 1

Transaction Authorization Code

[Request TAC](#)

TAC has been delivered to 012XXX2175 for the requested transaction.

[Back](#)[Confirm](#)

JomPAY - Acknowledgement



Thank you! Your instruction for this transfer has been completed. Kindly print this page for future reference. Alternatively you can view this transaction from the Transaction Status page.

From Account	Saving Account 220031507051
Total Amount (RM)	100.00
Transaction Date, Time	17-Jun-2015 02:30 PM

Results 1 - 1 of 1

JomPAY Ref No	Ref No	Billor	Reference 1 (Ref-1) / Reference 2 (Ref-2)	Effective Date	Frequency / Number of Payments to be Made	Amount (RM)	Transaction Status
26H9KE5H	500404	1222 / SpeakOut - SpeakOut	568964	17-Jun-2015		100.00	Successful

Results 1 - 1 of 1

[Make Another Payment](#)

Add Favorite

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Add to Favourites

I want to add favourite account / bill / JomPAY / prepaid to	JomPAY
Biller Code	1446
Reference 1 (Ref-1)	568964
Nickname	BKR Biller 1
Amount (RM)	100

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Add to Favourites

I want to add favourite account / bill / JomPAY / prepaid to

JomPAY

Biller Name

SpeakOut

Biller Code

1446

Biller Code Name

BKR Biller 1

Reference 1 (Ref-1)

568964

Preferred Bill Nickname

BKR Biller 1

Amount (RM)

100.00

Transaction Authorization Code

.....

[Request TAC](#)

TAC has been delivered to 012XXX2175 for the requested transaction.

[Back](#)

[Confirm](#)

Add to Favourites

Your account has been successful registered. It will be available in your favourite accounts list.

Reference Number	900273
I want to add favourite account / bill / JomPAY / prepaid to	JomPAY
Biller Name	SpeakOut
Biller Code	1446
Biller Code Name	BKR Biller 1
Reference 1 (Ref-1)	568964
Nickname	BKR Biller 1
Amount (RM)	100.00

[OK](#)

One-Off, Recurring and Future Date Transaction

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JomPAY

JomPAY

From Account: Current Account 110191000061 MYR 97,432.60

Bill Code: ☒ Favourite Payee: Please Select ☐ Other Payee:

Beneficiary Details

Reference 1 (Ref-1):

Reference 2 (Ref-2): (Optional)

Amount (RM): Available Limit: RM 4,393.00

Effective Date: 06/07/2015

Set this as a repeat payment? ☐ Yes ☒ No

Clear Add

JomPAY Transaction Listing

Results 1 - 1 of 1

Remove Bills	Bill	Reference 1 (Ref-1) / Reference 2 (Ref-2)	Effective Date	Frequency / Number of Payments to be Made	Amount (RM)
☐	1446 / SpeakOut - BKR Biller 1	568964	06-Jul-2015		607.00

Results 1 - 1 of 1

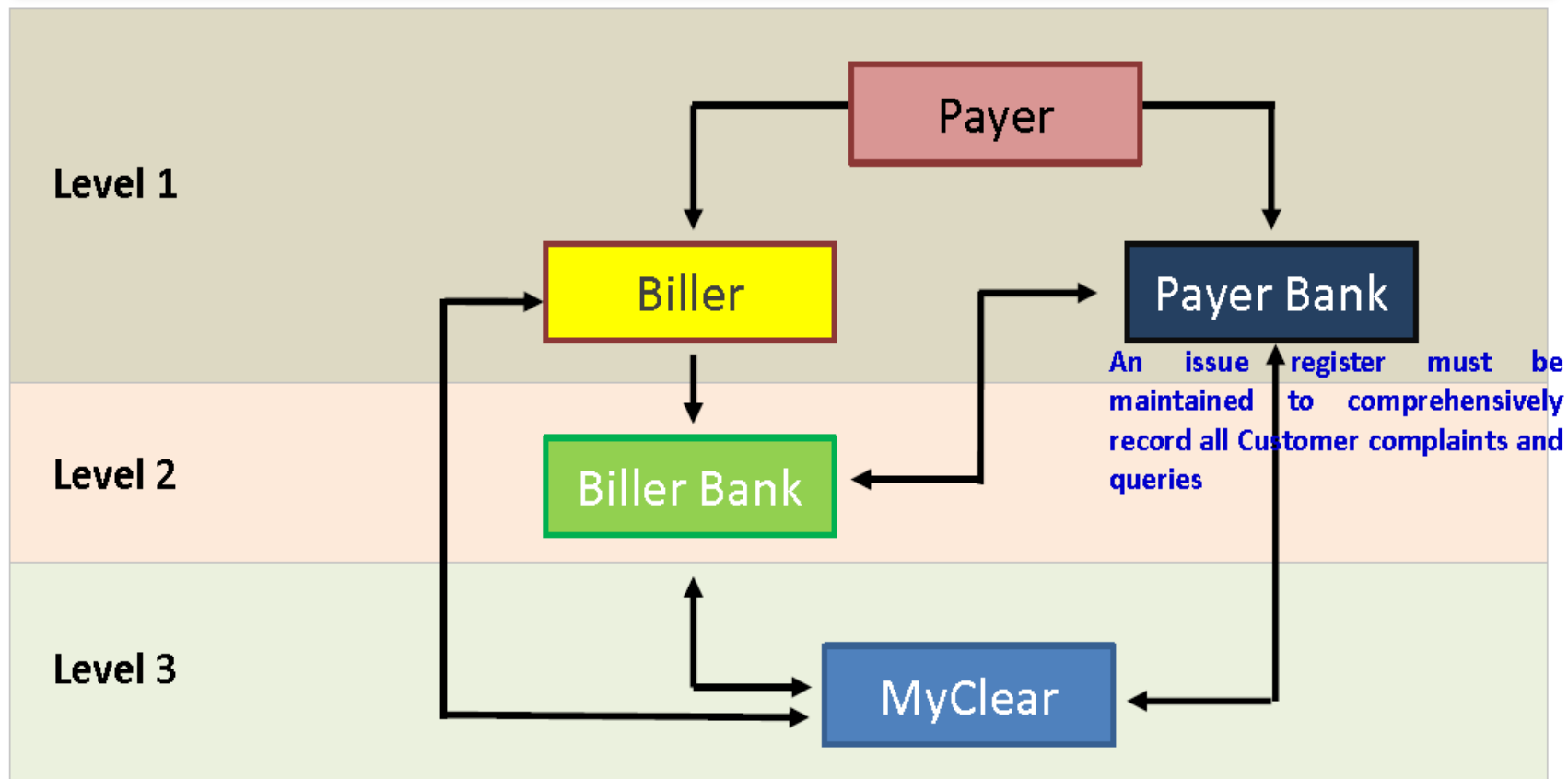
Future Date

One-Off/Recurring

Multiple Payment

Customer Complaints & Dispute

ESCALATION PROCESS ON INQUIRY/COMPLAINT



MyClear Helpdesk

Phone No. : 03 2264 8686

Operating Hour : 9am – 6pm (working days)